

Exante Bank wants you to understand every fee associated with your HSA. We've outlined each fee, how it may apply to your account and, where possible, how to avoid certain fees in the chart below.

**Remember, by using your Health Savings Account MasterCard® Prepaid Debit Card at the point of service — such as a doctor's office or pharmacy — you can avoid many of the additional fees associated with your HSA.** And when you use your Health Savings Account Card<sup>SM</sup> to pay for expenses directly, your monthly statements and online account information will show you exactly where you spent your HSA funds.



HEALTH eSAVER* FEES	AMOUNTS	ALTERNATIVE TO INCURRING FEES
Initial Account Setup	None	Waived.
Monthly Maintenance Fee	\$3.00 for account balances less than \$5,000 (Required minimum balance does not include investment funds) This fee includes use of: • Health Savings Account Card – to pay charges directly • Online Bill Payment	Waived if account balance is \$5,000 or more.
ATM Withdrawal with Health Savings Account Card	\$1.50 per transaction – Exante Bank charges a fee to your account for making an ATM withdrawal. In addition to Exante's fee, the bank/ATM you use to withdraw funds will charge you their own fee (variable by bank) for the transaction.	If you use your Health Savings Account Card at the point of service (such as a pharmacy), or write your card number on a bill from a provider who accepts MasterCard, you can avoid all ATM fees.
Check Order Fee	\$10.00 for a book of 25 checks	To avoid this fee, we recommend using your Health Savings Account Card whenever possible. You may also order checks outside of Exante Bank through another vendor of your choice.
Electronic Funds Transfer (EFT) Fees:		
ACH Fee (Automated Clearing House) Applies to Withdrawals Only	1st time free per year; thereafter, \$5.00 – An ACH lets you transfer funds from one account to another for availability within the next 2 business days.	<b>To access your HSA funds free of charge:</b> We recommend using your Health Savings Account Card at the point of service (such as a pharmacy), or writing your card number on a bill from a provider who accepts MasterCard. <b>To contribute to your HSA – two easy options:</b> 1. Download a Contribution Form online to make a deposit. 2. Download an ACH Authorization form online and mail the completed form with a voided check to Exante Bank. <b>Remember:</b> contribute no more than your annual limit as specified by the Internal Revenue Service.
Wire Transfer Fee (wires sent and received)	\$20.00 – A wire transfer lets you move money electronically from same-day availability when money is needed immediately.	
Official Check Fee	\$10.00	To avoid this fee, withdraw funds using your Health Savings Account Card or by issuing a check to yourself and/or Provider through the bank's free online bill payment service.
Return Non-Sufficient Funds (NSF) Item Fee	\$25.00 – A fee will occur as a result of a check, in-person withdrawal, ATM withdrawal or other electronic withdrawal when funds are not available in your HSA.	To avoid this fee, keep your account current, or check online for your available balance before you withdraw funds.
Excess Contribution Fee	\$20.00	Contribute no more than the annual limits as specified by the IRS. Your total annual contribution includes money contributed by you and/or anyone else.
Returned Deposited Item Fee	\$15.00	Be sure you have funds available to cover the amount of any item you deposit into your HSA.
Stop Payment Fee	\$15.00	You would incur this fee only if you request Exante Bank to stop payment on a check or an electronic funds transfer.
Research Fee	\$10.00 per hour	By saving your receipts and using your Health Savings Account Card whenever possible, you should not need to request research.
Copy of Debit Card Receipt for Payments	\$25.00	If you save your receipts when you use your Health Savings Account Card to pay for charges, you can avoid requests for copies.
Statement Copy Fee	\$10.00 per request	Your statements are available for up to 12 months at a time online, and may be printed free of charge.
Account Closure Fee	\$2.00	No fee if you keep your account at Exante Bank.

\*OFFERED BY EXANTE BANK, MEMBER FDIC.

## INVESTMENT ACCOUNT\*\*

Monthly Investment Fee	\$0.00
Investment Threshold	\$2,000 – The balance in your HSA must remain at or exceed the Investment Threshold each time a new investment is made.

\*\*INVESTMENTS ARE NOT FDIC-INSURED, ARE NOT GUARANTEED BY EXANTE BANK, AND MAY LOSE VALUE.